## **GUIDE TO CHOOSING PAYMENT TYPES**

Payment Types Accepted:
Credit Cards
Checks
Other
☐ Give Classmates a 4.9% discount when using a payment type other than credit cards.

Your Reunion Store currently accepts 3 different payments types. This document will help you determine which payment types to accept.

You can set up your Reunion Store to run in 3 different modes: **Automated**, **Semi-Automated** and **Manual**. Each mode is explained below:

**AUTOMATED**: If you wish to run your store with the least amount of manual labor, you should accept Credit Card payments only. When Classmates sign up for your reunion and pay by credit card, their registration is automatically added to your "Reunion Attendees" management area complete with all items purchased and amount paid. Classmates' "attending reunion" icons will also automatically turn on and display on your Classmate Profiles page upon completion of registration. Allowing credit card payments only through your reunion store does not mean you can't accept other payment types - you can manually add reunion attendees and orders any time to your Reunion Attendees management area (for example if a Classmate does not have a credit card, you can still accept and log a check order from the Classmate but it does not appear as a payment option in your store). But it does encourage the vast majority of Classmates to pay by credit card, providing you the most seamless reunion planning experience. There is a 4.9% credit card processing fee per transaction. If you choose to run your store in Automated mode be sure to factor in the 4.9% processing fee into the cost of your items. To find out how much to charge, divide your amount by 0.951. For example, if you want to receive \$50, divide \$50 by 0.951 to get \$52.58 (you may wish to round up the price to the next whole dollar amount). In this way you have passed the 4.9% processing fee along to your Classmates.

**SEMI AUTOMATED**: In this mode you should select both Credit Card and Check payments. If your Classmates choose to pay by credit card, you have all the convenience and automation described in Automated mode above. In Semi Automated, Classmates are given the option of making their payment by credit card or sending you a check. If your Classmates choose to mail you a check, payments must be manually logged in your Reunion Attendees management area as they are received. The main reason for running your

store in Semi Automated mode is if you wish to avoid the 4.9% credit card processing fee by allowing Classmates to pay by check instead. You can also toggle on the "Give Classmates a 4.9% discount when using a payment type other than Credit Cards" option. By doing this you have allowed Classmates the convenience of paying by credit card if they desire, but also have allowed Classmates the ability to receive a small price break if they choose to pay by check. If you run your store in Semi Automated mode and you do not turn on the toggle to reduce the Classmate's order total by 4.9% when paying by check, then you will receive the extra 4.9% yourself, which you can put toward your reunion or other class outings.

**MANUAL MODE**: In this mode you should accept Checks and/or Other orders only. This option avoids all processing costs but requires the most amount of manual labor.

- Checks: Select the Checks option if you want Classmates to mail in a check after completing their online registration. When you select this option you will be provided an area to input where check payments should be sent. Payment address will be shown to your Classmates upon completion of their registration so they will know exactly who to make check payable to, and exactly where to mail the check.
- Other: Selecting "Other" allows you to define a third payment option of your own. This can include things such as cash payments, pay-at-the-door scenarios, PayPal or any other third party payment processing systems. If you allow PayPal payments you should provide your Classmates your PayPal email address so they will know where to send payment after completing their registration. Note: This option allows Classmates to register online, but when or if a Classmate will complete payment is unknown. All payments must be logged manually in your Reunion Attendees management area as they are received.

In most cases we recommend you run your store in Automated for the best overall experience. However, classes have unique needs and situations, and Semi-Automated Mode and Manual Mode are viable options if you are on a tight budget and credit card processing fees are not an option, and/or a high percentage of your Classmates will be unable to pay by credit card and thus require other payment options.